

TRINITY CAPITAL CORPORATION

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1056161	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,557	\$1,516	-2.7%		
Loans	\$1,215	\$1,239	2.0%		
Construction & development	\$165	\$162	-1.8%		
Closed-end 1-4 family residential	\$374	\$361	-3.7%		
Home equity	\$51	\$47	-8.1%		
Credit card	\$12	\$11	-2.8%		
Other consumer	\$28	\$11	-62.3%		
Commercial & Industrial	\$150	\$163	8.8%		
Commercial real estate	\$370	\$394	6.7%		
Unused commitments	\$153	\$153	-0.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$99	\$68	-31.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$74	\$77	4.0%		
Cash & balances due	\$106	\$71	-32.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$91	\$69	-24.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$83	\$67	-19.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,402	\$1,359	-3.0%		
Deposits	\$1,361	\$1,332	-2.2%		
Total other borrowings	\$33	\$22	-33.3%		
FHLB advances	\$33	\$22	-33.3%		
Equity					
Equity capital at quarter end	\$156	\$156	0.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.6%	10.4%	--		
Tier 1 risk based capital ratio	13.0%	13.1%	--		
Total risk based capital ratio	14.3%	14.3%	--		
Return on equity ¹	6.6%	6.9%	--		
Return on assets ¹	0.6%	0.7%	--		
Net interest margin ¹	4.0%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	57.5%	47.2%	--		
Loss provision to net charge-offs (qtr)	97.3%	127.8%	--		
Net charge-offs to average loans and leases ¹	1.5%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	8.4%	11.1%	0.5%	0.3%	--
Closed-end 1-4 family residential	2.7%	2.4%	0.3%	0.5%	--
Home equity	1.6%	2.0%	0.4%	0.2%	--
Credit card	0.4%	0.3%	0.6%	0.4%	--
Other consumer	0.3%	3.1%	0.6%	2.6%	--
Commercial & Industrial	1.7%	1.3%	1.1%	0.1%	--
Commercial real estate	0.8%	2.6%	0.1%	0.0%	--
Total loans	4.1%	4.8%	0.4%	0.2%	--